



4/A  
3/20/98

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit: 2761  
Examiner: Unassigned

In Re PATENT APPLICATION Of:

Applicants	:	James R. DeFrancesco et al.	)	
			)	
Serial No.	:	08/922,462	)	
			)	
Filed	:	September 3, 1997	)	<b><u>PRELIMINARY</u></b>
			)	<b><u>AMENDMENT</u></b>
For	:	AUTOMATED CREDIT	)	
		APPLICATION SYSTEM	)	
			)	
Attorney Ref. :		CMSI 0003	)	

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Prior to examination on the merits, please amend the application as follows:

**IN THE CLAIMS:**

Please amend claim 31 as follows:

Claim 31, line 4, delete "does not".